




# Federal Emergency Management Agency

Washington, D.C. 20472

W-01071  
5010-01

MEMORANDUM FOR: WYO Principal Coordinators and NFIP Servicing Agent

FROM: Howard Leikin   
Deputy Administrator for Insurance  
Federal Insurance and Mitigation Administration

DATE: November 1, 2001

SUBJECT: May 1, 2002, Program Changes

The purpose of this memorandum is to provide notification of the changes that are to be implemented effective May 1, 2002. The changes include rate modifications and revised data elements of the Transaction Record Reporting and Processing (TRRP) Plan.

The revised pages to the TRRP Plan reflect the changes being implemented for new business with effective dates on or after May 1, 2002. These pages show that the WYO company is required to report the community map panel number and the estimated Replacement Cost Value (RCV) of the building. Renewals are not affected by these changes.

The rate changes for both new and renewal business with effective dates on or after May 1, 2002, are expected to increase the overall rate level by about 3 percent. A revised set of rate pages reflecting the rate modifications is included with this memorandum. Once again, we are holding the line on Preferred Risk Policy (PRP) premiums. Your continued diligence in enforcing the underwriting changes made over the last few years has been instrumental in our ability to keep these premiums unchanged during this time.

A summary explanation of the proposed rate changes is provided in the first attachment. The new subsidized rates for V Zones are being provided under the assumption that a Proposed Rule to be published shortly in the Federal Register will result in a Final Rule promulgating those rates. If this does not occur, you will be notified as soon as possible.

If you have any questions regarding these changes, please contact your WYO Program Coordinator.

Enclosure

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing

# National Flood Insurance Program

## MAY 1, 2002, RATE CHANGES

NFIP premiums will increase an average of 2.6% for policies written or renewed on or after May 1, 2002. This premium increase varies by zone as described below.

### V Zones (coastal high-velocity zones)

Larger rate increases are being implemented as a result of the Heinz Center's Erosion Zone Study that clearly indicates that current rates seriously underestimate the increasing hazard from steadily eroding coastlines.

- **Post-FIRM V Zones:** Premiums will increase 9%—just slightly less than the maximum amount of 10% allowed as a result of the 1994 National Flood Insurance Reform Act (NFIRA).
- **Pre-FIRM V Zones:** Premiums will increase 6%. This change is dependent on rule-making. FIMA anticipates that the Final Rule will be published in time for the May 1, 2002, effective date. If this does not occur, you will be notified as soon as possible.

### A Zones (non-velocity zones, which are primarily riverine zones)

There will be modest increases that will keep our Post-FIRM rates at actuarial levels and that will slightly decrease the amount of subsidy in our Pre-FIRM rates.

- **Post-FIRM AE Zones:** Premiums will increase 3% as indicated by our actuarial rate model.
- **Pre-FIRM AE Zones:** Premiums will increase 2%.
- **AO, AH, AOB, and AHB Zones** (shallow flooding zones): No change. Experience has been favorable in these zones.
- **Unnumbered A Zones** (remote A Zones where elevations have not been determined): Premiums will increase 4%. These increases are designed to keep them in line with Post-FIRM AE Zones.
- **A99 Zones** (approved flood mitigation project—e.g., levees—still in the course of construction): Premiums will increase 5.5%.

### X Zones (zones outside the Special Flood Hazard Area)

Moderate increases are proposed for our standard business with no increase for our preferred business.

- **Standard Risk Policy:** Premiums will increase 5% as indicated by underwriting experience.
- **Preferred Risk Policy (PRP):** No change. Experience has significantly improved since the strengthening of the underwriting guidelines for this category of policies.

### Mortgage Portfolio Protection Program (MPPP) Policy

These rates will increase just over 7%. This increase is designed to keep the MPPP in line with the rates for business that is not force-placed.

# **I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)**

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS (Cont'd.)			
Property Beginning Street Number	Y	4-162	Application, 1G, 1F
Property City	Y	4-163	Application, 1G, 1F
Property State	Y	4-164	Application, 1G, 1F
Property Street Address	Y	4-165	Application, 1G, 1F
Property ZIP Code	Y	4-168	Application, 1G, 1F
Regular/Emergency Program Indicator	Y	4-169	Application, 2D; Community Master File
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Rejected Transaction Control Number	Y	4-172	
****Repetitive Loss ID Number	Y	4-173	
****Repetitive Loss Target Group Indicator	Y	4-174	
Replacement Cost	Y	4-175	Application, 2L
Risk Rating Method	Y	4-180	Application, 4F
*Second Lender City	N	4-184	Application, 1L
*Second Lender Loan Number	N	4-185	Application, 1L
*Second Lender Name	N	4-186	Application, 1L
*Second Lender State	N	4-187	Application, 1L
*Second Lender Street Address	N	4-188	Application, 1L
*Second Lender ZIP Code	N	4-189	Application, 1L
Sort Sequence Key	Y	4-190	
State-Owned Property	Y	4-194	Application, 20

\*These data elements are required for policies expired more than 120 days.

\*\*\*\*This data is required only as of May 1, 2000, and only from the NFIP Servicing Agent.

**DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)**

**DESCRIPTION: (Cont'd.)**

\*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

**Premium Refund:**

- Full--Cancellation date is the inception date of the current term. Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

**One-Year Term:** Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

**Three-Year Term:** Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

**17. Duplicate Policies from Sources Other Than the NFIP.**

This reason code is used to cancel duplicate policies from sources other than the NFIP. A statement from the mortgagee accepting the non-NFIP policy as replacement will be required. The premium will be calculated pro-rata less Expense Constant, Federal Policy Fee, and Probation Surcharge.

TRRP Reason Code: 17  
Number of Policy Years Allowed: 2\*  
Number of Policy Terms Allowed: 1

\*The WYO companies are responsible for canceling and returning the premium up to 2 years of a 3-year policy, if a refund is allowed.

**Premium Refund:**

- Full Refund--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned.

**DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)**

**DESCRIPTION: (Cont'd.)**

**One-Year Term:** Cancellation effective date is:

- Current term--Use pro-rata refund.
- Prior term--Pro-rata refund for prior term and full refund for the current term.

**Three-Year Term:** Cancellation effective date is:

- Current or prior term--Use pro-rata refund.
- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

18. **Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage.** The mid-term cancellation is effective at the end of the policy year in which the replacement policy is obtained.

TRRP Reason Code: 18  
Number of Policy Years Allowed: 2\*  
Number of Policy Terms Allowed: 1

\*The WYO companies are responsible for canceling and returning the premium up to 2 years of a 3-year policy, if a refund is allowed.

**Premium Refund:**

- Pro-Rata--Pro-rata refund of all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.

**One-Year Term:** Cancellation effective date is:

- Prior term--N/A
- Current term--N/A

**Three-Year Term:** Cancellation effective date is:

- Prior term--N/A
- Current term (anniversary date)--Use pro-rata refund.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Cancellation effective date must be on an anniversary date and after the date of loss.

**DATA ELEMENT:** Map Panel Number

**ALIAS:** Panel, Panel Number, Grid Number of Flood Map

**ACRONYM:** Direct (PMF) Community-Panel  
Direct (PMF) Panel Number (CM-Panel-Number) (COMF)  
WYO (PMF) W-PANEL-NO

**FILE:** Policy Master (PMF)  
Community Master (COMF)  
Actuarial (APOL)

**DESCRIPTION:**

Identifies the number of the flood map panel that includes the location of the insured property, if the map is of the z-fold type. The flood map panel provides the information necessary to determine whether or not the insured property is in the Special Flood Hazard Area in the case of Emergency Program communities, or to determine flood risk zone and Base Flood Elevation in the case of Regular Program communities.

**EDIT CRITERIA:** Numeric, must be four digits – must not be all zeros

**LENGTH:** 4

**DEPENDENCIES:** Information is obtained from the Elevation Certificate.

**SYSTEM FUNCTION:** Validates flood risk zone used for rating policy.

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Replacement Cost

**ALIAS:** None

**ACRONYM:** WYO (PMF) REPLACEMENT

**FILE:** Policy Master (PMF)  
Actuarial (APOL)

**DESCRIPTION:**

Estimated cost in whole dollars to replace the building. Replacement cost coverage is available under the building coverage for a single-family dwelling, including a dwelling unit in a high-rise or vertical condominium building, written under the Dwelling Form policy. The Residential Condominium Building Association Policy form also provides replacement cost coverage on the building coverage.

Replacement cost is not market value, and it does not include the cost of the land. It is strictly the estimated cost to reconstruct the building.

The company may establish and report the estimated replacement cost value using acceptable industry practice.

**EDIT CRITERIA:** Positive numeric in whole dollars

**LENGTH:** 10

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Insurance to Value Analysis

**REPORTING REQUIREMENT:** required

**TABLE 1. EMERGENCY PROGRAM RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

	Building	Contents
Residential	.68	.79
Non-Residential	.79	1.58

**TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES<sup>1</sup>**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**FIRM ZONES A, AE, A1-A30, AO, AH, D**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.68 / .25	.79 / .45	.68 / .25		.68 / .53		.79 / .45	
	With Basement	.73 / .38	.79 / .38	.73 / .38		.73 / .44		.84 / .44	
	With Enclosure	.73 / .45	.79 / .45	.73 / .45		.73 / .56		.84 / .56	
	Manufactured (Mobile) Home	.68 / .25	.79 / .45					.79 / .45	
CONTENTS LOCATION	Basement & Above				.79 / .38		.79 / .38		1.58 / 1.15
	Enclosure & Above				.79 / .45		.79 / .45		1.58 / .91
	Lowest Floor Only - Above Ground Level				.79 / .45		.79 / .45		1.58 / .39
	Lowest Floor Above Ground Level and Higher Floors				.79 / .31		.79 / .31		1.58 / .39
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.20 / .12
	Manufactured (Mobile) Home								1.58 / .39

**FIRM ZONES V, VE, V1-V30**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .70	1.06 / 1.25	.91 / .70		.91 / 1.32		1.06 / 1.32	
	With Basement	.98 / 1.30	1.06 / 1.05	.98 / 1.22		.98 / 2.26		1.12 / 2.26	
	With Enclosure	.98 / 1.25	1.06 / 1.25	.98 / 1.19		.98 / 2.21		1.12 / 2.21	
	Manufactured (Mobile) Home	.91 / 3.45	1.06 / 1.25					1.06 / 5.81	
CONTENTS LOCATION	Basement & Above				1.06 / 1.05		1.06 / 1.05		2.10 / 2.34
	Enclosure & Above				1.06 / 1.25		1.06 / 1.25		2.10 / 2.54
	Lowest Floor Only - Above Ground Level				1.06 / 1.25		1.06 / 1.25		2.10 / 2.12
	Lowest Floor Above Ground Level and Higher Floors				1.06 / 1.10		1.06 / 1.10		2.10 / 1.80
	Above Ground Level - More than One Full Floor				.30 / .29		.30 / .29		.41 / .39
	Manufactured (Mobile) Home								2.10 / 5.40

**FIRM ZONES A99, B, C, X**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.48 / .14	.74 / .24	.48 / .14		.46 / .14		.46 / .14	
	With Basement	.56 / .20	.86 / .35	.56 / .20		.64 / .20		.64 / .20	
	With Enclosure	.56 / .21	.86 / .37	.56 / .21		.64 / .21		.64 / .21	
	Manufactured (Mobile) Home	.48 / .30	.74 / .24					.64 / .28	
CONTENTS LOCATION	Basement & Above				1.04 / .46		1.04 / .46		1.20 / .50
	Enclosure & Above				1.04 / .49		1.04 / .49		1.20 / .43
	Lowest Floor Only - Above Ground Level				.74 / .46		.74 / .46		.66 / .28
	Lowest Floor Above Ground Level and Higher Floors				.74 / .24		.74 / .24		.66 / .24
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.55 / .38

<sup>1</sup> Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.  
NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.



**TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**FIRM ZONES A99, B, C, X**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	.48 / .14	.74 / .24	.48 / .14		.46 / .14		.46 / .14	
	With Basement	.56 / .20	.86 / .35	.56 / .20		.64 / .20		.64 / .20	
	With Enclosure	.56 / .21	.86 / .37	.56 / .21		.64 / .21		.64 / .21	
	Manufactured (Mobile) Home	.48 / .30	.74 / .24					.64 / .28	
<b>CONTENTS LOCATION</b>	Basement & Above				1.04 / .46		1.04 / .46		1.20 / .50
	Enclosure & Above				1.04 / .49		1.04 / .49		1.20 / .43
	Lowest Floor Only - Above Ground Level				.74 / .46		.74 / .46		.66 / .28
	Lowest Floor Above Ground Level and Higher Floors				.74 / .24		.74 / .24		.66 / .24
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.55 / .38

**FIRM ZONE D**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	.68 / .25	.79 / .45	.68 / .25		.79 / .45		.79 / .45	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home	.88 / .57	.88 / .57					1.76 / .64	
<b>CONTENTS LOCATION</b>	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				.79 / .45		.79 / .45		1.58 / .39
	Lowest Floor Above Ground Level and Higher Floors				.79 / .31		.79 / .31		1.58 / .39
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.20 / .12
	Manufactured (Mobile) Home								1.58 / .39

**FIRM ZONES AO, AH ("No Basement" Buildings Only)<sup>1</sup>**

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance <sup>2</sup> (AOB, AHB)	.17 / .06	.17 / .06	.17 / .11	.17 / .11
Without Certification of Compliance or Elevation Certificate <sup>3</sup>	.69 / .17	.80 / .30	.80 / .20	1.59 / .25

<sup>1</sup> Zones AO, AH Buildings With Basement/Enclosure: Submit for Rating

<sup>2</sup> "With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

<sup>3</sup> "Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

**\*\*\* SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

**TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**FIRM ZONES AE, A1-A30 -- BUILDING RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08
+3	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.17 / .08	.18 / .08
+2	.22 / .08	.22 / .08	.17 / .08	.17 / .08	.16 / .08	.16 / .08	.22 / .08	.21 / .08
+1	.43 / .08	.39 / .10	.27 / .08	.23 / .08	.17 / .08	.17 / .08	.47 / .09	.65 / .08
0	.74 / .08	.81 / .20	.55 / .08	.47 / .18	.37 / .08	.39 / .16	1.18 / .09	1.42 / .08
-1 <sup>2</sup>	1.88 / .90	2.83 / 1.29	1.72 / .82	2.44 / .73	.91 / .47	1.06 / .66	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Only -- Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+3	.21 / .12	.19 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+2	.21 / .12	.25 / .12	.21 / .12	.20 / .12	.21 / .12	.18 / .12	.21 / .12	.27 / .14
+1	.42 / .12	.39 / .20	.24 / .12	.30 / .12	.21 / .12	.18 / .12	.35 / .12	.44 / .21
0	.90 / .12	.75 / .50	.55 / .12	.52 / .30	.23 / .12	.25 / .12	1.02 / .12	.97 / .67
-1 <sup>2</sup>	2.68 / .86	2.00 / 1.40	1.56 / .61	1.33 / .86	.31 / .12	1.02 / .12	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.18 / .12	.18 / .12	.18 / .12
+3		.18 / .12	.18 / .12	.18 / .12
+2		.18 / .12	.18 / .12	.18 / .12
+1		.18 / .12	.18 / .12	.18 / .12
0		.18 / .12	.18 / .12	.18 / .12
-1		.18 / .12	.18 / .12	.18 / .12
-2		.18 / .12	.20 / .12	.20 / .12

<sup>1</sup> If Lowest Floor is -1 because of attached garage, submit application for special consideration. Rate may be lower.

<sup>2</sup> Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building or if the crawl space (under-floor space) that has its interior floor 1 to 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

\*\*\* **SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

**TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**UNNUMBERED ZONE A -- WITHOUT BASEMENT/ENCLOSURE<sup>1</sup>**

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non- Residential	Residential <sup>2</sup>	Non- Residential <sup>2</sup>	
+5 or more	.28 / .10	.44 / .15	.45 / .12	.61 / .12	NO ESTIMATED BASE FLOOD ELEVATION <sup>3</sup>
+2 to +4	.61 / .12	.72 / .20	.65 / .17	.89 / .25	
+1	1.10 / .55	1.41 / .75	1.20 / .68	1.35 / .80	
0 or below	***	***	***	***	
+2 or more	.24 / .08	.30 / .09	.33 / .12	.45 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION <sup>4</sup>
0 to +1	.56 / .10	.56 / .17	.55 / .15	.80 / .23	
-1	1.78 / .86	2.44 / 1.04	1.85 / .74	1.84 / 1.13	
-2 or below	***	***	***	***	
No Elevation Certificate	2.14 / 1.10	2.93 / 1.70	2.22 / 1.10	2.45 / 1.50	No Elevation Certificate

<sup>1</sup> Zone A building with basement (including crawl space below grade on all sides) or enclosure -- Submit for Rating.

<sup>2</sup> For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating -- use .18 / .12.

<sup>3</sup> Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

<sup>4</sup> Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

**\*\*\* SUBMIT FOR RATING**

**TABLE 3D. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**FIRM ZONES '75-81, V1-V30, VE -- BUILDING RATES<sup>1</sup>**

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0 <sup>2</sup>	1.50 / .28	1.86 / .74	1.19 / .28	1.34 / .68	1.03 / .28	1.19 / .55	2.27 / .23	3.33 / .23
-1 <sup>3</sup>	3.28 / 1.72	4.96 / 2.75	3.00 / 1.72	4.28 / 2.09	2.10 / 1.55	2.24 / 2.13	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Only -- Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 <sup>2</sup>	2.27 / .37	2.12 / 1.58	1.44 / .37	1.46 / .94	.74 / .41	.85 / .41	2.18 / .37	2.40 / 2.01
-1 <sup>3</sup>	5.19 / 2.85	5.21 / 4.57	3.00 / 2.01	3.55 / 2.85	.89 / .41	3.17 / .41	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 <sup>2</sup>		.38 / .25	.38 / .25	.38 / .25
-1 <sup>3</sup>		.38 / .25	.38 / .25	.38 / .25
-2		.38 / .25	.38 / .25	.42 / .25

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> These rates are to be used if the lowest floor of the building is at or above BFE.

<sup>3</sup> Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

**\*\*\* SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

**FIRM ZONES '75-'81, UNNUMBERED V-ZONE**

SUBMIT FOR RATING

**TABLE 3E. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1,2</sup>**

Elevation of the lowest floor above or below BFE adjusted for wave height <sup>3</sup>	<b>Elevated Buildings Free of Obstruction<sup>4</sup></b>				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More <sup>5</sup>	Replacement Cost Ratio .50 to .74 <sup>5</sup>	Replacement Cost Ratio Under .50 <sup>5</sup>
+4 or more	.23	.23	.44	.58	.87
+3	.23	.23	.51	.68	1.01
+2	.33	.34	.65	.86	1.30
+1	.59	.63	.87	1.17	1.65
0	.89	.95	1.13	1.52	2.05
-1	1.30	1.35	1.49	1.98	2.57
-2	1.83	1.93	1.97	2.59	3.31
-3	2.53	2.65	2.62	3.41	4.33
-4 or below	***	***	***	***	***

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> Rates provided are only for elevated buildings. Use the *Specific Rating Guidelines* document for non-elevated buildings.

<sup>3</sup> Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

<sup>4</sup> Free of Obstruction -- The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:

- (1) Insect screening (provided that no additional supports are required for the screening), or
- (2) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building of abnormally high tides or wind driven water is minimized.

<sup>5</sup> These percentages represent building replacement cost ratios (i.e., the building is insured to at least 75 percent of its replacement cost).

\*\*\* **SUBMIT FOR RATING**

**1981 POST-FIRM UNNUMBERED V-ZONE**

SUBMIT FOR RATING

**TABLE 3F. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1,2</sup>**

Elevation of the lowest floor above or below BFE adjusted for wave height <sup>3</sup>	<b>Elevated Buildings With Obstruction<sup>4</sup></b>				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More <sup>5</sup>	Replacement Cost Ratio .50 to .74 <sup>5</sup>	Replacement Cost Ratio Under .50 <sup>5</sup>
+4 or more	.31	.31	.98	1.31	1.96
+3	.31	.31	1.05	1.38	2.07
+2	.40	.41	1.13	1.53	2.28
+1	.67	.70	1.32	1.77	2.53
0	.97	1.01	1.54	2.04	2.81
-1 <sup>6</sup>	1.36	1.43	1.84	2.44	3.25
-2 <sup>6</sup>	1.90	2.00	2.29	3.01	3.91
-3 <sup>6</sup>	2.61	2.73	2.94	3.84	4.93
-4 or below	***	***	***	***	***

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> Rates provided are only for elevated buildings. Use the *Specific Rating Guidelines* document for non-elevated buildings.

<sup>3</sup> Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

<sup>4</sup> With Obstruction -- The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating.

<sup>5</sup> These percentages represent building replacement cost ratios (i.e., the building is insured to at least 75 percent of its replacement cost).

<sup>6</sup> For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is one or more feet below BFE.

\*\*\* **SUBMIT FOR RATING**

**1981 POST-FIRM UNNUMBERED V-ZONE**

SUBMIT FOR RATING

**TABLE 4. REGULAR PROGRAM -- FIRM ZONE AR AND AR DUAL ZONES RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**PRE-FIRM NOT ELEVATION-RATED RATES<sup>1, 2</sup>**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.48 / .14	.74 / .24	.48 / .14		.46 / .14		.46 / .14	
	With Basement	.56 / .20	.86 / .35	.56 / .20		.64 / .20		.64 / .20	
	With Enclosure	.56 / .21	.86 / .37	.56 / .21		.64 / .21		.64 / .21	
	Manufactured (Mobile) Home	.48 / .30	.74 / .24					.64 / .28	
CONTENTS LOCATION	Basement & Above				1.04 / .46		1.04 / .46		1.20 / .50
	Enclosure & Above				1.04 / .49		1.04 / .49		1.20 / .43
	Lowest Floor Only - Above Ground Level				.74 / .46		.74 / .46		.66 / .28
	Lowest Floor Above Ground Level and Higher Floors				.74 / .24		.74 / .24		.66 / .24
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.55 / .38

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

<sup>1</sup> Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

<sup>2</sup> Base Deductible is \$1,000.

**POST-FIRM NOT ELEVATION-RATED RATES<sup>1</sup>**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.48 / .14	.74 / .24	.48 / .14		.46 / .14		.46 / .14	
	With Basement	.56 / .20	.86 / .35	.56 / .20		.64 / .20		.64 / .20	
	With Enclosure	.56 / .21	.86 / .37	.56 / .21		.64 / .21		.64 / .21	
	Manufactured (Mobile) Home	.48 / .30	.74 / .24					.64 / .28	
CONTENTS LOCATION	Basement & Above				1.04 / .46		1.04 / .46		1.20 / .50
	Enclosure & Above				1.04 / .49		1.04 / .49		1.20 / .43
	Lowest Floor Only - Above Ground Level				.74 / .46		.74 / .46		.66 / .28
	Lowest Floor Above Ground Level and Higher Floors				.74 / .24		.74 / .24		.66 / .24
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.55 / .38

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

<sup>1</sup> Base Deductible is \$500.

**TABLE 5. REGULAR PROGRAM -- PRE-FIRM AND POST-FIRM  
ELEVATION-RATED RATES  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**FIRM ZONES AR and AR Dual Zones -- BUILDING RATES**

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08
+3	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.17 / .08	.18 / .08
+2	.22 / .08	.22 / .08	.17 / .08	.17 / .08	.16 / .08	.16 / .08	.22 / .08	.21 / .08
+1	.43 / .08	.39 / .10	.27 / .08	.23 / .08	.17 / .08	.17 / .08	.47 / .09	.64 / .08
0	.48 / .14	.46 / .14	.55 / .08	.46 / .14	.37 / .08	.39 / .16	.48 / .30	.64 / .28
-1 <sup>1</sup>	See Footnote <sup>1</sup>							

**FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Only -- Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+3	.21 / .12	.19 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+2	.21 / .12	.25 / .12	.21 / .12	.20 / .12	.21 / .12	.18 / .12	.21 / .12	.27 / .14
+1	.42 / .12	.39 / .20	.24 / .12	.30 / .12	.21 / .12	.18 / .12	.35 / .12	.44 / .21
0	.74 / .24	.66 / .28	.55 / .12	.66 / .24	.23 / .12	.25 / .12	.74 / .24	.55 / .38
-1 <sup>1</sup>	See Footnote <sup>1</sup>							

**FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.18 / .12	.18 / .12	.18 / .12
+3		.18 / .12	.18 / .12	.18 / .12
+2		.18 / .12	.18 / .12	.18 / .12
+1		.18 / .12	.18 / .12	.18 / .12
0		.18 / .12	.18 / .12	.18 / .12
-1 <sup>2</sup>		.18 / .12	.18 / .12	.18 / .12
-2 <sup>2</sup>		.18 / .12	.18 / .12	.18 / .12

<sup>1</sup> Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

<sup>2</sup> These rates are only applicable to Contents-only policies.

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.



**TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**BUILDING**

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM <sup>1</sup>			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.68/.11	.91/.28	.66/.04	.66/.04	.70/.17
With Basement	.73/.19	.98/.68	.89/.06	.89/.06	SUBMIT FOR RATE
With Enclosure	.73/.11	.98/.28	.66/.04	.66/.04	

**CONTENTS**

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM <sup>1</sup>			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement and above	.79/.38	1.06/1.05	1.04/.46	1.04/.46	SUBMIT FOR RATE
Enclosure and above	.79/.45	1.06/1.25	1.04/.49	1.04/.49	
Lowest floor only- above ground level	.79/.45	1.06/1.25	.74/.46	.74/.46	.79/.45
Lowest floor above ground level and higher floors	.79/.31	1.06/1.10	.74/.24	.74/.24	.79/.31
Above ground level more than 1 full floor	.18/.12	.30/.29	.18/.12	.18/.12	.18/.12

**BUILDING—A1-A30, AE • POST-FIRM**

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.16/.03	.16/.03
+3	.17/.03	.17/.03
+2	.18/.03	.18/.03
+1	.43/.04	.26/.04
0	.95/.04	.84/.04
-1 <sup>2</sup>	3.22/.13	1.67/.10
-2	Submit for Rate	

**CONTENTS—A1-A30, AE • POST-FIRM**

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT /ENCL.)	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL AND HIGHER (NO BSMNT /ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.90/.12	.55/.12	.23/.12	.18/.12
-1 <sup>2</sup>	2.68/.86	1.56/.61	.31/.12	.18/.12
-2	Submit for Rate			

<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

<sup>2</sup>Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

**TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**AO, AH POST-FIRM NO BASEMENT/ENCLOSURE BUILDINGS<sup>1</sup>**

	<b>BUILDING</b>	<b>CONTENTS</b>
WITH CERTIFICATE OF COMPLIANCE <sup>2</sup>	.17/.04	.17/.11
WITHOUT CERTIFICATE OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE <sup>3</sup>	.77/.06	.80/.20

**POST-FIRM  
UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE<sup>1</sup>**

<b>ELEVATION DIFFERENCE TO NEAREST FOOT</b>	<b>BUILDING</b>	<b>CONTENTS<sup>4</sup></b>	<b>TYPE OF ELEVATION CERTIFICATE</b>
+5 OR MORE	.53/.05	.45/.12	NO ESTIMATED BASE FLOOD ELEVATION <sup>5</sup>
+2 TO +4	.84/.05	.65/.17	
+1	1.44/.11	1.20/.68	
0 OR BELOW	***	***	
+2 OR MORE	.44/.04	.33/.12	WITH ESTIMATED BASE FLOOD ELEVATION <sup>6</sup>
0 TO +1	.68/.05	.55/.15	
-1	3.02/.13	1.85/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	3.62/1.01	2.22/1.10	NO ELEVATION CERTIFICATE

<sup>1</sup>Zones A, AO, or AH buildings with basement/enclosure--Submit for rating.

<sup>2</sup>"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

<sup>3</sup>"Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

<sup>4</sup>For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .18/.12.

<sup>5</sup>NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

<sup>6</sup>WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

\*\*\*Submit for rating.

**TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**AR AND AR DUAL ZONES**

**BUILDING**

**PRE-FIRM<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED**

<b>BUILDING TYPE</b>	<b>RATES</b>
No Basement/Enclosure	.66/.04
With Basement	.89/.06
With Enclosure	.66/.04

**CONTENTS**

**PRE-FIRM<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED**

<b>CONTENTS LOCATION</b>	<b>RATES</b>
Basement and above	1.04/.46
Enclosure and above	1.04/.49
Lowest floor only- above ground level	.74/.46
Lowest floor above ground level and higher floors	.74/.24
Above ground level more than 1 full floor	.18/.12

**BUILDING**

**PRE-FIRM AND POST-FIRM ELEVATION-RATED**

<b>ELEVATION</b>	<b>3 OR MORE FLOORS NO BASEMENT/ENCLOSURE</b>	<b>3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE</b>
+4	.16/.03	.16/.03
+3	.17/.03	.17/.03
+2	.18/.03	.18/.03
+1	.43/.04	.26/.04
0	.66/.04	.84/.04
-1 <sup>4</sup>	<b>See footnote</b>	

**CONTENTS**

**PRE-FIRM AND POST-FIRM ELEVATION-RATED**

<b>ELEVATION</b>	<b>LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)</b>	<b>LOWEST FLOOR ONLY- ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)</b>	<b>BASEMENT/ ENCLOSURE AND ABOVE</b>	<b>ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR</b>
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.74/.46	.74/.24	.23/.12	.18/.12
-1 <sup>4</sup>	<b>See footnote</b>			

<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

<sup>2</sup>Base deductible is \$1,000.

<sup>3</sup>Base deductible is \$500.

<sup>4</sup>Use Pre-FIRM AR and AR Dual Zones Rate Table above.

**TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**REGULAR PROGRAM -- 1975-1981<sup>1</sup> -- POST-FIRM CONSTRUCTION<sup>2</sup>**

**FIRM ZONES V1-V30, VE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
0 <sup>3</sup>	1.77/.09	1.69/.09
-1 <sup>4</sup>	5.51/.34	2.81/.25
-2	***	***

**1975-1981 POST-FIRM CONSTRUCTION**  
**FIRM ZONES V1-V30, VE--CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 <sup>3</sup>	2.27/.37	1.44/.37	.74/.41	.38/.25
-1 <sup>4</sup>	5.19/2.85	3.00/2.01	.89/.41	.38/.25
-2	***	***	***	***

<sup>1</sup>Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup>For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

<sup>3</sup>These rates are to be used if the lowest floor of the building is at or above the BFE.

<sup>4</sup>Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

\*\*\*Submit for rating.

**REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION<sup>1</sup>**  
**UNNUMBERED V ZONE--ELEVATED BUILDINGS**

<b>SUBMIT FOR RATING</b>
--------------------------

**TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES <sup>1</sup>**

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.68/.24	.79/.45	.91/.67	1.06/1.25	.48/.14	.74/.24
	WITH BASEMENT	.73/.38	.79/.38	.98/1.22	1.06/1.05	.56/.20	.90/.38
	WITH ENCLOSURE	.73/.34	.79/.45	.98/1.27	1.06/1.25	.56/.21	.90/.41

**REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.48/.14	.74/.24	.68/.24	.79/.42
	WITH BASEMENT	.56/.20	.90/.38	***	***
	WITH ENCLOSURE	.56/.21	.90/.41		
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE BUILDINGS ONLY) <sup>2</sup>			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE (AOB, AHB) <sup>3</sup>		.17/.06		.17/.11	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE <sup>4</sup>		.69/.17		.80/.20	

<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

<sup>2</sup>Zones AO, AH BUILDINGS WITH BASEMENT: Submit for rating.

<sup>3</sup>"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

<sup>4</sup>"Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

\*\*\*Submit for rating.

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**REGULAR PROGRAM -- POST-FIRM CONSTRUCTION**

**FIRM ZONES A1-A30, AE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE <sup>1</sup>	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.16/.08	.16/.08	.16/.08
+3	.16/.08	.16/.08	.16/.08
+2	.20/.08	.16/.08	.16/.08
+1	.34/.08	.21/.08	.17/.08
0	.61/.08	.44/.08	.37/.08
-1 <sup>2</sup>	1.51/.72	1.38/.70	.83/.47
-2	***	***	***

**FIRM ZONES A1-A30, AE -- CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE <sup>1</sup>	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.90/.12	.50/.12	.23/.12	.18/.12
-1 <sup>2</sup>	2.68/.86	1.56/.61	.31/.12	.18/.12
-2	***	***	***	.18/.12

<sup>1</sup>If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

<sup>2</sup>Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building or if the crawl space (under-floor space) that has its interior floor 1 to 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

\*\*\*Submit for rating.

**TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES**  
**(Including Townhouse/Rowhouse)**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE<sup>1</sup>**

<b>ELEVATION DIFFERENCE TO NEAREST FOOT</b>	<b>BUILDING</b>	<b>CONTENTS<sup>2</sup></b>	<b>TYPE OF ELEVATION CERTIFICATE</b>
+5 OR MORE	.28/.10	.45/.12	NO ESTIMATED BASE FLOOD ELEVATION <sup>3</sup>
+2 TO +4	.61/.12	.65/.17	
+1	1.00/.53	1.20/.68	
0 OR BELOW	***	***	
+2 OR MORE	.22/.08	.33/.12	WITH ESTIMATED BASE FLOOD ELEVATION <sup>4</sup>
0 TO +1	.46/.10	.55/.15	
-1	1.47/.65	1.54/.82	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	1.80/1.10	1.85/1.10	NO ELEVATION CERTIFICATE

<sup>1</sup>Zone A building with basement (including crawl space below grade on all sides) or enclosure--Submit for rating.

<sup>2</sup>For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .18/.12.

<sup>3</sup>NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

<sup>4</sup>WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

\*\*\*Submit for rating.

**TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**AR AND AR DUAL ZONES**

**REGULAR PROGRAM – PRE-FIRM<sup>1,2</sup> AND  
POST-FIRM<sup>3</sup> NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT	.48/.14	.74/.24
WITH BASEMENT	.56/.20	.90/.38
WITH ENCLOSURE	.56/.21	.90/.41

**REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES**

**BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.16/.08	.16/.08	.16/.08
+3	.16/.08	.16/.08	.16/.08
+2	.20/.08	.17/.08	.16/.08
+1	.34/.08	.21/.08	.17/.08
0	.48/.14	.44/.08	.37/.08
-1 <sup>4</sup>	See footnote		

**CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.74/.24	.50/.12	.23/.12	.18/.12
-1 <sup>4</sup>	See footnote			.18/.12

<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

<sup>2</sup>Base deductible is \$1,000.

<sup>3</sup>Base deductible is \$500.

<sup>4</sup>Use Pre-FIRM AR and AR Dual Zones Rate Table above.



**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES**  
**(Including Townhouse/Rowhouse)**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**REGULAR PROGRAM -- 1975-1981<sup>1</sup> -- POST-FIRM CONSTRUCTION<sup>2</sup>**  
**FIRM ZONES V1-V30, VE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
0 <sup>3</sup>	1.50/.28	1.19/.28	1.03/.28
-1 <sup>4</sup>	3.28/1.72	3.00/1.72	2.10/1.55
-2	***	***	***

**REGULAR PROGRAM -- 1975-1981<sup>1</sup> -- POST-FIRM CONSTRUCTION<sup>2</sup>**  
**FIRM ZONES V1-V30, VE -- CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 <sup>3</sup>	2.27/.37	1.44/.37	.74/.41	.38/.25
-1 <sup>4</sup>	5.19/2.85	3.00/2.01	.89/.41	.38/.25
-2	***	***	***	.38/.25

**REGULAR PROGRAM -- 1975-1981 -- POST-FIRM CONSTRUCTION<sup>2</sup>**  
**UNNUMBERED V ZONE -- ELEVATED BUILDINGS**

SUBMIT FOR RATING
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<sup>1</sup>Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup>For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

<sup>3</sup>These rates are to be used if the lowest floor of the building is at or above the BFE.

<sup>4</sup>Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

\*\*\*Submit for rating.

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1</sup>**

**Elevated Buildings Free of Obstructions<sup>2</sup> Below the  
Beam Supporting the Building's Lowest Floor**

<b>Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site<sup>3</sup></b>	<b>Building Rate</b>	<b>Contents Rate</b>
+4 or more	.44	.23
+3	.51	.23
+2	.65	.33
+1	.87	.59
0	1.13	.89
- 1	1.49	1.30
- 2	1.97	1.83
- 3	2.62	2.53
- 4 or lower	***	***

Rates above are only for elevated buildings. **Use *Specific Rating Guidelines* for non-elevated buildings.**

<sup>1</sup>Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup>Free of Obstructions—The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:

- (1) Insect screening (provided that no additional supports are required for the screening), or
- (2) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building by abnormally high tides or wind-driven water is minimized.

<sup>3</sup>Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

\*\*\*Submit for rating. Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until the Administrator has approved the Application and established the risk premium for the building.

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1</sup>**

**Elevated Buildings With Obstructions<sup>2</sup> Below the  
Beam Supporting the Building's Lowest Floor**

<b>Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site<sup>3</sup></b>	<b>Building Rate</b>	<b>Contents Rate</b>
+4 or more	.81	.31
+3	.86	.31
+2	.94	.40
+1	1.16	.67
0	1.40	.97
-1 <sup>4</sup>	1.78	1.36
-2 <sup>4</sup>	2.29	1.90
-3 <sup>4</sup>	2.94	2.61
- 4 or lower <sup>4</sup>	***	***

<sup>1</sup>Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup>With Obstruction -- The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating.

<sup>3</sup>Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

<sup>4</sup>Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

\*\*\*Submit for rating. Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until the Administrator has approved the Application and established the risk premium for the building.

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V ZONE RATES**

SUBMIT FOR RATING

## MORTGAGE PORTFOLIO PROTECTION PROGRAM

### I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

### MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE

ZONE	MPPP Rates per \$100 of Building Coverage	MPPP Rates per \$100 of Contents Coverage	ICC Premium for \$20,000 Coverage
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	\$ 1.90 / 1.10	\$ 1.90 / 1.10	\$ 75.00
V Zones - All building & occupancy types	\$ 3.30 / 3.00	\$ 3.30 / 3.00	\$ 75.00
A99 Zone, AR, AR Dual Zones	\$ 0.50 / 0.35	\$ 0.50 / 0.35	\$ 6.00

- NOTES:**
- (1) ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.
  - (2) The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium, for each policy year.
  - (3) Add Expense Constant, Federal Policy Fee, and Probation Surcharge if applicable, when computing the premium.

**NATIONAL FLOOD INSURANCE PROGRAM**  
**PROVISIONAL RATING QUESTIONNAIRE**  
 1-4 Family Post-FIRM Zones A<sup>1</sup>, A1-A30, AE  
 (To be attached to the Flood Insurance Application)

NAME \_\_\_\_\_  
 PROPERTY ADDRESS \_\_\_\_\_  
 \_\_\_\_\_

POLICY NUMBER \_\_\_\_\_  
 Policy Period is from \_\_\_\_\_ to \_\_\_\_\_

Answer the questions below. Use the rates associated with the first "yes" response. These rates are to be used on the Flood Insurance Application.

Yes   No

- ☐   ☐   1. Is there a basement?
- ☐   ☐   2. Is the house built on fill<sup>2</sup> or with a crawlspace?
- ☐   ☐   3. Is the house elevated on pilings, piers, or columns?  
                     If yes, determine if there is an enclosed area underneath the building.
- ☐   ☐   4. Were the answers to the previous three questions all no?  
                     Then the house is assumed to be slab on natural grade.

FOUNDATION TYPE	BUILDING TYPE*		CONTENTS LOCATION			
	One Floor No Basement	More Than One Floor (Basement or No Basement)	Basement and Above	Lowest Floor Only - Above Ground Level (Not in Basement)	Lowest Floor Above Ground Level and Higher (Not in Basement)	Above <sup>3</sup> Ground Level - More Than One Full Floor
<b>Basement</b>		1.05/.66	1.12/.13	.79/.13	.51/.13	.18/.12
<b>Fill or Crawl-Space</b>	.72/.34	.72/.34		1.32/.62	.78/.45	.18/.12
<b>Piles, Piers, or Columns</b>						
With Enclosure	.72/.08	.72/.08		1.12/.13	.84/.13	.18/.12
No Enclosure	.40/.08	.34/.08		.79/.13	.51/.13	.18/.12
<b>On Grade</b>	3.25/2.09	3.25/2.09		6.38/4.07	6.38/4.07	.18/.12

\* Add \$6 ICC Premium and \$50.00 Probation Surcharge, if applicable, for all provisionally rated policies.

<sup>1</sup> Provisional Rates are restricted to Unnumbered A Zones where communities provide estimated BFEs.

<sup>2</sup> For information on how to determine if a house is built on fill, see the guidelines on PR 2.

<sup>3</sup> The "Above Ground Level - More Than One Full Floor" rates are applicable to 2-4 family structures only.